

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Chad W. Grimm  
 Janelle R. Grimm  
 Debtors

Case No. 17-15360-jkf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Jan 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2018.

db/jdb	+Chad W. Grimm, Janelle R. Grimm, 1015 Marshall Drive, Pottstown, PA 19465-7823
13963928	C J Marley Merchandising Inc., 1015 Marshall Drive, Pottstown, PA 19465-7823
13963934	+Diamond Credit Union, 1600 Medical Dr, Pottstown, PA 19464-3242
13963936	+Five Star Foods, 234 Mall Blvd #140, King of Prussia, PA 19406-2954
13963937	+Freedom Mortgage Corporation, 10500 Kincaid Dr, Fishers, IN 46037-9764
13963941	+Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
13977229	+Nelnet on behalf of ASA, American Student Assistance, 100 Cambridge Street Suite 1600, Boston, MA 02114-2567

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: bankruptcy@phila.gov Jan 09 2018 01:27:24 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 09 2018 01:27:15 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 09 2018 01:27:22 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13963929	EDI: CAPITALONE.COM Jan 09 2018 01:33:00 Capital One, 15000 Capital One Dr, Richmond, VA 23238
13994714	EDI: CAPITALONE.COM Jan 09 2018 01:33:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13963930	+E-mail/Text: bankruptcycollections@citadelbanking.com Jan 09 2018 01:27:29 Citadel Federal Credit Union, Po Box 147, Thorndale, PA 19372-0147
13963931	+E-mail/Text: bankruptcycollections@citadelbanking.com Jan 09 2018 01:27:28 Citadel Federal Credit Union, Po Box 147, Thorndale, PA 19372-0147
14026507	+E-mail/Text: bankruptcycollections@citadelbanking.com Jan 09 2018 01:27:28 Citadel Federal Credit Union, 520 Eagleview Blvd., Exton, PA 19341-1119
13963932	EDI: CITICORP.COM Jan 09 2018 01:33:00 CitiBank, PO Box 6241, Sioux Falls, SD 57117-6241
13963933	+EDI: RCSFNBMARIN.COM Jan 09 2018 01:33:00 Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
13969059	EDI: DISCOVER.COM Jan 09 2018 01:33:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13963935	+EDI: DISCOVER.COM Jan 09 2018 01:33:00 Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
13963938	EDI: JEFFERSONCAP.COM Jan 09 2018 01:33:00 Jefferson Capital Syst, 16 Mclelland Rd, Saint Cloud, MN 56303
13970102	+E-mail/Text: key_bankruptcy_ebnc@keybank.com Jan 09 2018 01:27:21 KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
13963939	E-mail/Text: key_bankruptcy_ebnc@keybank.com Jan 09 2018 01:27:21 Keybank Na, Bus Bkg Express Lending Ctr Pat, PO Box 94831, Cleveland, OH 44101-4831
13963940	+E-mail/Text: key_bankruptcy_ebnc@keybank.com Jan 09 2018 01:27:21 Keybank, Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
13963942	+E-mail/Text: electronicbkydocs@nelnet.net Jan 09 2018 01:27:20 Nelnet Lns, 3015 S Parker Rd, Aurora, CO 80014-2904
13964907	+EDI: PRA.COM Jan 09 2018 01:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13963943	+EDI: SEARS.COM Jan 09 2018 01:33:00 Sears/cbna, Po Box 6283, Sioux Falls, SD 57117-6283
13963944	+EDI: RMSC.COM Jan 09 2018 01:33:00 Synch/qvc, Po Box 965018, Orlando, FL 32896-5018
13963945	+EDI: RMSC.COM Jan 09 2018 01:33:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
13963946	EDI: RMSC.COM Jan 09 2018 01:33:00 Synchonry Bank/Lowe's, PO Box 981064, El Paso, TX 79998-1064

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2018 at the address(es) listed below:

JOSEPH L QUINN on behalf of Debtor Chad W. Grimm CourtNotices@sjr-law.com  
JOSEPH L QUINN on behalf of Joint Debtor Janelle R. Grimm CourtNotices@sjr-law.com  
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com  
REBECCA ANN SOLARZ on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

**Information to identify the case:**

Debtor 1	<b>Chad W. Grimm</b>	Social Security number or ITIN	<b>xxx-xx-2249</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<b>Janelle R. Grimm</b>	Social Security number or ITIN	<b>xxx-xx-7439</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>17-15360-jkf</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Chad W. Grimm  
aka Chad William Grimm

Janelle R. Grimm  
fka Janelle Gerber

1/8/18

**By the court:** Jean K. FitzSimon  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**